

FILED

MAY 18 2017

CLERK, U.S. BANKRUPTCY COURT
WEST DIST. OF PENNSYLVANIA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 12-20603-GLT
	:	Chapter 13
RAMONA V. VAUGHN,	:	
	:	
Debtor.	:	Related to Dkt. Nos. 58 and 59
	:	

ORDER CLOSING CASE WITHOUT A DISCHARGE

This matter came before the Court upon the *Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursement* [Dkt. No. 58] filed by the chapter 13 trustee on February 24, 2017. The Court issued its *Order* dated February 27, 2017 [Dkt. No. 59] setting a status conference to address the Debtor's failure to file her *Certification of Discharge Eligibility* (PAWB Local Form 24, attached hereto as "Exhibit A") and *Certification of Completion of Financial Management Course* (together, the "Certificates"). The *Order* cautioned that the bankruptcy case would be closed without a discharge if the *Certificates* were not timely filed. The Debtor previously paid an excess of \$33,000 towards the obligations under her chapter 13 plan. If the case is closed at this stage, the Debtor would lose one of the primary incentives for pursuing bankruptcy relief, namely, the discharge of any remaining but unpaid debts.

The Debtor filed her *Certification of Completion of Financial Management* [Dkt. No. 65] on March 29, 2017. The Court held a status conference on May 17, 2017 to address the Debtor's failure to file her *Certification of Discharge Eligibility*. The Debtor did not appear at the May 17 status conference. As of the date of this *Order*, the *Certification of Discharge Eligibility* remains unfiled.

AND NOW, based upon the foregoing, it is hereby **ORDERED, ADJUDGED,**
and **DECREED** that, because the Debtor failed to file her *Certification of Discharge Eligibility*,
this case is deemed **CLOSED** without entry of a discharge order. The Debtor shall not receive a
discharge of her debts in this bankruptcy case.

Dated: May 17, 2017



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:
Debtor
Brent J. Lemon, Esq.
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No.
	:	
Debtor(s)	:	
	:	Chapter 13
Trustee, or Debtors(s), Movant	:	
	:	
v.	:	
	:	
Respondents	:	

DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. Include whichever one of the two following statements applies:
[The Debtor is not required to pay any Domestic Support Obligations] OR [The Debtor is required to pay Domestic Support Obligations and the Debtor has paid any amounts payable under a Court Order or Statute that were due on or before the date of this Certification (including amounts due before the petition was filed, but only to the extent provided for in the Plan).]
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On [date], at docket number [number], Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by *(include whichever one of the two following statements applies)*: [Debtor(s) carefully examined and understand each of the Bankruptcy Code sections referenced in this Certification.] OR [Undersigned Counsel duly questioned Debtor(s) about the statements in this Certification and verified the answers in support of this Certification.]

Dated: _____

By: _____

Signature

Name of Filer - Typed

Address of Filer

Email Address of Filer

Phone Number of Filer

Bar I.D. and State of Admission

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Ramona V. Vaughn
Debtor

Case No. 12-20603-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: May 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2017.

db +Ramona V. Vaughn, 538 Clawson Street, Pittsburgh, PA 15208-1860
+Brent J. Lemon, Esq., 125 Warrendale-Bayne Rd., Suite 200, Warrendale, PA 15086-6504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Leon P. Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
dmaurer@pkh.com;lrynard@pkh.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7